CLAIMS

1.   (Currently amended) A method for image based transactions, comprising:

receiving at a first location at least one of ~~an instrument~~ a check and cash having a front face and a back face;

scanning the front face and the back face of said at least one of ~~an instrument~~ the check and cash to create a deposited ~~instrument~~ check or an electronic validation of deposited cash;

transmitting an image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash from the first location to a second location; and

processing a transaction at the second location with the scanned image of the deposited ~~instrument~~ check or electronic validation of deposited cash, whereby pickup of said at least one of ~~an instrument~~ the check and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

2.   (Currently amended) The method of claim 1, ~~wherein the deposited at least one of an instrument and cash is a check; and~~ wherein said processing comprises crediting a deposit in the amount of the check to a customer's account.

3.   (Currently amended) The method of claim 2, further comprising displaying an image of the scanned at least one of ~~an instrument~~ the check and cash on a terminal display at the first location to provide confirmation to a customer that the deposit has been accepted.

4.   (Currently amended) The method of claim 1, wherein the scanning is conducted on ~~an instrument~~ the check and further comprising recreating the image of the scanned deposited ~~instrument~~ check onto paper.

5.   (Currently amended) The method of claim 4, wherein said recreating of the ~~instrument~~ check onto paper further comprises cutting the paper to the size of a check.

6.   (Currently amended) The method of claim 5, wherein said recreating of the ~~instrument~~ check onto paper is done at the second location.

7.   (Currently amended) The method of claim 1, wherein said first location is an automatic teller machine, owned and operated by a bank for its customers, having a scanner and display, and the method further comprising storing the scanned at least one of ~~an instrument~~ the check and cash in the automatic teller machine.

8.   (Currently amended) The method of claim 4, further comprising recreating the scanned deposited ~~instrument~~ check into a paper image which is Magnetic Image Character Recognition (MICR) encoded.

9.   (Currently amended) The method of claim 1, further comprising separately entering the amount on the at least ~~an instrument~~ the check and cash which has been scanned, comparing the amount entered with the amount scanned, and if the scanned amount matches the entered amount, conducting the processing of the transaction.

10.   (Currently amended) The method of claim 1, further comprising composing, encrypting and digitally signing the ~~instrument~~ check before the transmission to the second location for processing.

11.   (Previously presented) The method of claim 1, wherein said first location is an automatic teller machine, owned and/or operated by someone other than the owner of the second location.

12.   (Canceled)

13.   (Previously presented) The method of claim 1, wherein said first location is a branch of a bank.

14.   (Previously presented)   The method of claim 1, wherein said first location is a retail business location.

15.   (Previously presented)   The method of claim 1, wherein said first location is a business.

16.   (Previously presented)   The method of claim 1, wherein said first location is outside the United States.

17.   (Currently amended)   The method of claim 1, further comprising voiding said ~~instrument~~ check at the first location by printing on the instrument or destroying the ~~instrument~~ check.

18.   (Currently amended)   The method of claim 1, further comprising endorsing the ~~instrument~~ check.

19.   (Previously presented)   The method of claim 9, further comprising transmitting the image to another location to display to an operator for resolution if the amounts entered and scanned differ.

20.   (Currently amended)   The method of claim 1, further comprising comparing the information on the ~~instrument~~ check to information contained in a file of indicators of potential loss.

21.   (Previously presented)   The method of claim 1, further comprising maintaining a file of payor bank preferences for how the payor bank will receive presentment, and processing the transaction in accordance with the preferences.

22.   (Previously presented)   The method of claim 21, further comprising using the information in the payor bank preference file to determine whether presentment will be by paper, Extended Capabilities Port (ECP), image, or Automatic Clearing House (ACH).

23.   (Previously presented) The method of claim 1, further comprising maintaining a file of routing preferences, and processing the transaction in accordance with the preferences.

24.   (Currently amended)   A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location at least one of ~~an instrument~~ a check and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of ~~an instrument~~ the check and cash, for creating an image of a deposited ~~instrument~~ check or deposited cash;

means for transmitting an image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash at the second location, whereby pickup of said at least one of ~~an instrument~~ the check and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

25.   (Previously presented) The system of claim 24, further comprising means for processing a transaction with the same information as if the original was available.

26.   (Currently amended) The system of claim 25, ~~wherein said scanner is adapted for scanning the front face and back face of a check; and~~ wherein said means for processing is for crediting a deposit in the amount of ~~a~~ the scanned check to a customer's account.

27. (Currently amended) The system of claim 26, further comprising a display located at the first location for displaying an image of a scanned at least one of ~~an instrument~~ the check and cash, for providing visual confirmation to a customer that the deposit has been accepted.

28. (Currently amended) The system of claim 24, further comprising a printer adapted for recreating ~~an instrument~~ the check as an image on paper, and composited with machine readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original ~~instrument's~~ check's Magnetic Image Character Recognition (MICR) code line data.

29. (Previously presented) The system of claim 28, wherein said printer is located at the second location.

30. (Currently amended) The system of claim 24, further comprising an automatic teller machine having said scanner thereon at the first location, and having a secured container region therein for storing scanned ~~instruments~~ checks or cash in the automatic teller machine.

31. (Currently amended) The system of claim 28, wherein said printer is capable of recreating the scanned image into a paper image which is Magnetic Image Character Recognition (MICR) encoded, and composited with machine-readable regenerated Magnetic Image Character Recognition (MICR) encoding of the original ~~instrument's~~ check's Magnetic Image Character Recognition (MICR) code line data

32. (Currently amended) The system of claim 24, further comprising[[:]] means for separately entering the amount on an at least one of an instrument and cash which has been scanned; and means for comparing the account entered with the amount scanned for allowing transmission to conduct processing of the transaction.

33. (Currently amended) The system of claim 24, further comprising means for compressing, encrypting and digitally signing the scanned at least one of ~~an instrument~~ the check and cash before transmission to the second location for processing.

34.   (Canceled)

35.   (Previously presented) The system of claim 24, wherein said second location has means for sending the information it receives to a third location for processing within or for another bank.

36.   (Previously presented) The system of claim 24, wherein the second location has means for sending the information it receives to the Federal Reserve Bank or one of its offices or a clearinghouse as a third location, and the third location has means for creating the images on paper and Magnetic Image Character Recognition MICR encodes them for entry into the check processing system or sending the information to a bank for payment.

37.   (Previously presented) The system of claim 24, further comprising means at the second for sending the information it receives directly to the payor bank or its processing agent or correspondent for payment.

38.   (Currently amended) The system of claim 24, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned ~~instruments~~ checks or cash at a branch of a bank.

39.   (Currently amended) The system of claim 24, further comprising a device having said scanner thereon at the first location, and having a secured container region therein for storing scanned ~~instruments~~ checks or cash at a business.

40. (Currently amended) A method for image based transactions, comprising:

receiving at a first location at least one of ~~an instrument~~ a check and cash having a front face and a back face;

scanning the front face and the back face of said at least one of ~~an instrument~~ the check and cash to create a deposited ~~instrument~~ check or an electronic validation of deposited cash;

transmitting an image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash from the first location to a second location; and

processing a transaction at the second location with the scanned image of the deposited ~~instrument~~ check or electronic validation of deposited cash[[,]] without verification of the signature of the user initiating the transaction in the case of a deposited ~~instrument~~ check, which signature is used to verify that the user is a profiled user with a specified system, whereby pickup of said at least one of ~~an instrument~~ the check and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

41. (Currently amended) The method of claim 1, wherein said transaction is cashing [[a]] the check.

42. (Currently amended) The method of claim 40, wherein said transaction is depositing [[a]] the check amount in a user's account.

43. (Previously presented) The method of claim 40, wherein said transaction is making a purchase at a vendor, with the vendor location being said first location.

44. (Previously presented) The method of claim 40, wherein said transaction is conducted between unrelated systems, wherein said first location is part of one network and said second location is part of a second network.

45.   (Currently amended)   A system for conducting image based transactions, comprising:

means for accepting as a deposited item at a first location at least one of ~~an instrument~~ a check and cash having a front face and a back face;

a scanner located at a first location and configured for scanning the front face and the back face of at least one of ~~an instrument~~ the check and cash, for creating an image of a deposited instrument or deposited cash;

means for transmitting an image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash from the first location to a second location;

means for receiving the transmitted image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash, said means for receiving being located at the second location; and

means for processing a transaction with the image of the scanned deposited ~~instrument~~ check or electronic validation of deposited cash at the second location without verification of the signature of a user initiating the transaction in the case of a deposited instrument, which signature is used to verify that the user is a profiled user within a specified system, whereby pickup of said at least one of ~~an instrument~~ the check and cash received at the first location can be delayed or eliminated, resulting at least in cost savings or improvements in payment settlement times by processing the transaction with the scanned image at the second location.

46.   (Currently amended) The system of claim 45, wherein said system is configured for conducting cashing of [[a]] the check.

47.   (Currently amended) The system of claim 45, wherein said system is configured for conducting a deposit of [[a]] the check amount in a user's account.

48.   (Previously presented) The system of claim 45, wherein said first location is a vendor location, said second location is a bank location, and said system is configured to allow making a purchase at the vendor location.

49. (Previously presented) The system of claim 45, wherein said first location is part of one network and said second location is part of a second network.